

**“BUY 1 FREE 1” NASKEN COFFEE CAMPAIGN
 BANK MUAMALAT CREDIT CARD
 Terms & Conditions**

The following Terms and Conditions shall be applicable to “Buy 1 Free 1” Nasken Coffee Campaign (“Campaign”).

The Campaign is organised by Bank Muamalat Malaysia Berhad (Company No.: 196501000376 (6175-W)) (“BMMB”) and is subject to the Terms and Conditions as stated herein.

1. By participating in this Campaign, all eligible BMMB Credit Card Cardholders (“Cardholders”) hereby expressly agree to be bound by these Terms & Conditions and the decisions made by BMMB on all matters related to this Campaign.
2. The Campaign is open to all new and existing BMMB Credit Card (“Card”) Cardholders within the Campaign Period and meet the conditions as stipulated herein.
3. The following individuals are **NOT ELIGIBLE** to participate in this Campaign:
 - a. Any Cardholder who had cancelled his/her Card during the Campaign Period; and
 - b. Cardholders whose accounts with BMMB which have been suspended, closed or who are in breach of their Agreement with BMMB.
4. The Campaign will commence from 5 March (12.00AM) to 30 September 2025 (23.59PM) (“Campaign Period”), both dates inclusive.
5. The Campaign is applicable at all Nasken Coffee outlets located below: (TBA)

Outlet Name		Address
1.	Nasken Coffee Pasir Tumboh	Lot 3924-1-1, Jalan Pasir Puteh, Bandar Satelit Pasir Tumboh, 15200 Kota Bharu, Kelantan
2.	Nasken Coffee Tanah Merah	Lot 1057 (A) Dan (B) Tanah Rezab Keretapi, Jalan Pasir Mas, 17500 Tanah Merah, Kelantan
3.	Nasken Coffee Pengkalan Chepa	Lot 1870 B&C, Batu 2, Jln Pengkalan Chepa, 15400 Kota Bharu, Kelantan
4.	Nasken Coffee Kok Lanas	Pt 5095, Tingkat 2, Kompleks Perniagaan Saidina Ali, 16450 Kok Lanas, Kelantan

5.	Nasken Coffee Lembah Sireh	Pt 469, Seksyen 17, Jambatan Sultan Yahya Petra, Lembah Sireh, 15050 Kota Bharu, Kelantan
6.	Nasken Coffee Pasir Mas	Lot 1378/A Jalan Jkr 17000 Pasir Mas Kelantan
7.	Nasken Coffee Pasir Puteh	Pt 3076 Mukim Pengkalan Jalan Pasir Puteh Sentral 2/2 16800 Pasir Puteh, Kelantan
8.	Nasken Coffee Ktcc Kuala Terengganu	G16 Ktcc Mall, Jalan Sultan Zainal Abidin 20400 Kuala Terengganu, Terengganu
9.	Nasken Coffee Troika	1-3 & 1-4, Troika Kota Bharu, Jalan Mahmood 15200 Bandar Kota Bharu, Kelantan
10.	Nasken Coffee Im7 Kuantan	A11, A13 & A15 Ground Floor, Jalan Im 7/3, Bandar Indera Mahkota, 25200 Kuantan, Pahang
11.	Nasken Coffee Jerneh	Lot 60186, Kampung Mak Sara, 22000 Jerneh, Terengganu
12.	Nasken Coffee Tumpat	No. 7, (34, Pt4009 & Pt4238) Jalan Setia 3, Bandar Bentara Tumpat 16200 Tumpat, Kelantan Darul Naim
13.	Nasken Coffee Express Guchil Bayam	Pt 658-659, Jalan Guchil Bayam, 15200 Kota Bharu, Kelantan
14.	Nasken Coffee Sungai Besi	Ground And First Floor No. 53 & 53-1 Jalan Tasik Utama 6, Medan Niaga Tasik Damai, The Trillium, Lake Fields Sungai Besi 57000 Wp Kuala Lumpur
15.	Nasken Coffee Mydin Tunjong	G-07, F&B Ground Floor, Mydin Mall Tunjong, Lot Pt 666, Jalan Kuala Krai, Bandar Baru Tunjong, 16010, Kota Bharu, Kelantan
16.	Nasken Coffee Ostia Bangi	No. B-G-6, Blok B, Jalan Ostia Utama, Taman Ostia Bangi, 43650, Bandar Baru Bangi, Selangor
17.	Nasken Coffee Jelawat	Lot 16, Pt 4343, Uptown Jelawat, 16310 Bachok, Kelantan
18.	Nasken Coffee Mini Zoo Kuala Krai	Mini Zoo Kuala Krai, 18000, Kuala Krai, Kelantan
19.	Nasken Coffee Rimba Square	Lot Pt 37791, Tingkat Bawah, Rimba Square, Jalan Gong Pak Damat, 21300, Kuala Terengganu
20.	Nasken Coffee Express Aeon Mall Kota Bharu	Kf5, Nasken Coffee, First Floor, Aeon Mall Kota Bharu, Kampung Sireh, 15050 Kota Bharu, Kelantan.

21.	Nasken Coffee Gua Musang	Sb5-Gf & Sb5-1, Kompleks Mutiara, Bandar Gua Musang, Bandar Lama, 18300 Gua Musang, Kelantan.
22.	Nasken Coffee Pasir Pekan	Pt 2044, Taman Sbj Putra, Kampung Pasir Pekan, 16250 Wakaf Bharu, Tumpat, Kelantan.
23.	Nasken Coffee Express Kb Mall	Kiosk Gk16, Ground Floor, 15050 Kb Mall, Kelantan.
24.	Nasken Coffee Express Laman Firdaus Kuala Krai	Lot Pt9487 (No.19), Pt9488 (No.20) (Grd Flr), Jalan Lf1, Laman Firdaus Bandar Baru Kuala Krai, 18000 Kuala Krai, Kelantan
25.	Nasken Coffee Kubang Kerian	J2-Lot 3385, Tingkat Bawah Wisma Che Minah, Jalan Raja Perempuan Zainab 2, 16150 Kota Bharu, Kelantan
26.	Nasken Coffee Rantau Panjang	Pt 2144 & Pt 2145 - Bawah, Taman Jaya Indah, Banggol Kulim, 17200 Rantau Panjang, Kelantan
27.	Nasken Coffee Triangle	Lot 2002-C, Tingkat Bawah, Satu Dan Dua, Jalan Sultan Yahya Petra, 15200 Kota Bharu, Kelantan
28.	Nasken Coffee Daskoh Kuala Krai	Pt 5685, Tingkat Bawah, Complex Aw126, Lebuhraya Kuala Krai-Gua Musang, 18000 Kuala Krai, Kelantan
29.	Nasken Coffee Jeli	Pt 5487 (Ground Floor), Kompleks Perniagaan Rushdan Yusoff, Kg Gemang, 17600 Jeli, Kelantan
30.	Nasken Coffee Setiu	Lot 51159 & 51160, Tingkat Bawah, Jln Setiu-Jerteh, Kg Balik Bukit, 22100 Permaisuri, Terengganu
31.	Nasken Coffee Machang	Pt 7086, Kg Gertak Kweng Hitam Ulu Sat, 18500 Machang, Kelantan
32.	Nasken Coffee Bandar Seri Putra	3&4, Jalan Seri Putra 1/2, Bandar Seri Putra, 43000 Kajang, Selangor
33.	Nasken Coffee Melor	Aras Bawah, No. 24, Jalan Pasir Puteh, Kampung Pak Badol, 16400 Melor, Kota Bharu, Kelantan
34.	Nasken Coffee Kampung Raja	Lot 5678, Jln Amir Gong Kepas Tmn D' Lahar 22200 Kampung Raja Terengganu
35.	Nasken Coffee Tok Bali	Lot 3604, D'bali Harmoni, Mukim Semerak, 16800 Pasir Puteh, Kelantan

6. Cardholder is entitled for one free drink for each purchase.
7. The second drink which is of equal or lower price compared to the first drink (capped at RM11.00), will be free of charge. The complimentary beverages are:
 - i. Latte
 - ii. Spanish Latte
 - iii. Americano

- iv. Ice Lemon Tea
 - v. Honey Lemon Sparkling
8. The Campaign is limited to the first 455 cup redemption on a first come first served basis. Each cardholder is limited to one (1) redemption per day.
 9. This Campaign is not applicable with any other ongoing promotions, discounts, vouchers, or membership privileges.
 10. The complimentary drink is not exchangeable or replaceable for cash.
 11. Nasken Coffee shall be entitled to withhold any benefits under the services rendered, with or without notice to the users, if the user is found to have breached NASKEN Coffee's Users Terms and Conditions.
 12. Customers hereby agree and consent to his/her personal data being collected, processed and used by BMMB in accordance with the Personal Data Protection Act, 2010 and BMMB Privacy Notice, which may be viewed on www.muamalat.com.my for the following purposes:
 - a. Any matters related to this Campaign; and
 - b. Marketing and promotional activities conducted by BMMB, including without limitation to the use and/ or publication of any details provided in and/or in connection to the entries, interview material as well as responses and related photographs in any form of advertising or publicity media and materials.
 - c. .

Notwithstanding to the above, BMMB shall protect the personal data of Customers and the Customers may further agrees to co-operate and participate in all reasonable advertising and publicity activities of BMMB in relation to this Campaign without any compensation and/or consideration.

Customers may opt out from the above consent statement by contacting BMMB through the contact number and email address provided in this Terms and Conditions.

13. BMMB shall not be responsible or held liable in any manner whatsoever in respect of any technical failures of any kind whatsoever, intervention, interruptions and/or electronic or human error in the administration and/ or processing of the transaction performed using the Card provided the same is not caused by BMMB nor the determination of the customers' eligibility for the Campaign.
14. BMMB reserves the right to amend, shorten, cancel, suspend or terminate this Campaign or any part thereof with twenty-one (21) calendar days' notice. Such notice may be published by BMMB via its' website www.muamalat.com.my. It shall be the responsibility of the Eligible Cardholder to be informed or otherwise seek out any such notice(s) validly posted regularly.

15. For the avoidance of doubt, the amendment, shortening, cancellation, suspension or termination of this Campaign by BMMB shall not entitle the Eligible Cardholder or any other persons whatsoever to any claim or compensation against BMMB for any losses or damages suffered or incurred as a direct or indirect result of such amendments, shortening, cancellation, suspension or termination unless such losses or damages are attributable by BMMB's gross negligence, fraud or wilful misconduct.
16. BMMB is entitled to, at its discretion, disqualify/ reject any Eligible Cardholders who do not comply with the terms and conditions stated herein and/ or are found or suspected to be tampering with the Campaign and/ or its process or the operations of this Campaign. Tampering shall include fraudulent activities involving any act of deceit and/ or deception and/or cheating with regards to the Campaign.
17. BMMB shall not be liable for any injury or loss of lives and valuable or any other loss or damage whatsoever or however suffered or sustained by any Eligible Cardholder arising or resulting, directly or indirectly in whole or part, from their participation in this Campaign or from the prize or prizes won by them through the Campaign or as a result of any act of omission on the part of BMMB. Furthermore, BMMB shall not be liable for any default of its obligations under the Campaign due to any force majeure event which includes but not limited to act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of BMMB.
18. Eligible Customers are welcome to seek clarification from BMMB should any of the Terms and Conditions not fully understood.
19. For information, enquiries, feedback and/or complaints related to the Campaign, please contact BMMB's Customer Service at +603-2600 5500. Alternatively, for feedback and/or complaints submissions, the Eligible Cardholder may choose to e-mail BMMB their feedback at feedback@muamalat.com.my.
20. BMMB's decision on all matters relating to this Campaign shall be deemed final, conclusive and binding and shall not be obliged to give any reasons or enter into any correspondence with any person(s) on any matter concerning this Campaign.
21. In addition to the terms stipulated above, Cardholders agree that the general Terms and Conditions in the Cardholders' Agreement shall be read together with these Terms and Conditions as an entire agreement.
22. These Terms and Conditions stated herein shall be governed by and construed under the Laws of Malaysia and the rules, regulations and guidelines of Bank Negara Malaysia (BNM) and other relevant bodies and authority, in force, from time to time.
23. The Terms and Conditions are also subject to all prevailing provisions of the Islamic Financial Services Act 2013 (IFSA) and Anti-money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLA).
24. All parties are expected to understand and comply with the Malaysian Anti-Corruption Commission Act 2009 (including any amendments thereof). The Bank reserves the right

to report any actions or activities subjected of being criminal in nature to the police or other relevant authorities and include to terminate the transaction hereof.

25. The Terms and Conditions including the discretion rights and/or power given to any parties under this document shall be subject to Shariah principles.

**END OF "BUY 1 FREE 1" NASKEN COFFEE CAMPAIGN
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